

20. (original) The system of claim 16 wherein said transaction facilitator includes a secure database that maps transaction identifiers and consumer passcodes into credit card account authorizations.

21. (original) The system of claim 16 wherein said authenticating equipment is responsive to digital signatures and certificates.

**REMARKS**

**Claim Rejections - Sec 102**

All of the references cited by the examiner, respectfully does not teach each and every element of the present invention.

**Claim Rejections - Sec 103**

The Kou reference does not render the present invention obvious, unless hindsight was utilized. Kou does not teach or infer the methods used by the present invention.

**Conclusion**

In view of the foregoing, it is urged that the claims now in the application are drawn to patentable subject matter and should be allowed.

The Examiner is requested to call the undersigned in the event that changes are required to obtain allowance of the application.

A favorable action is solicited.

Respectfully submitted,



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